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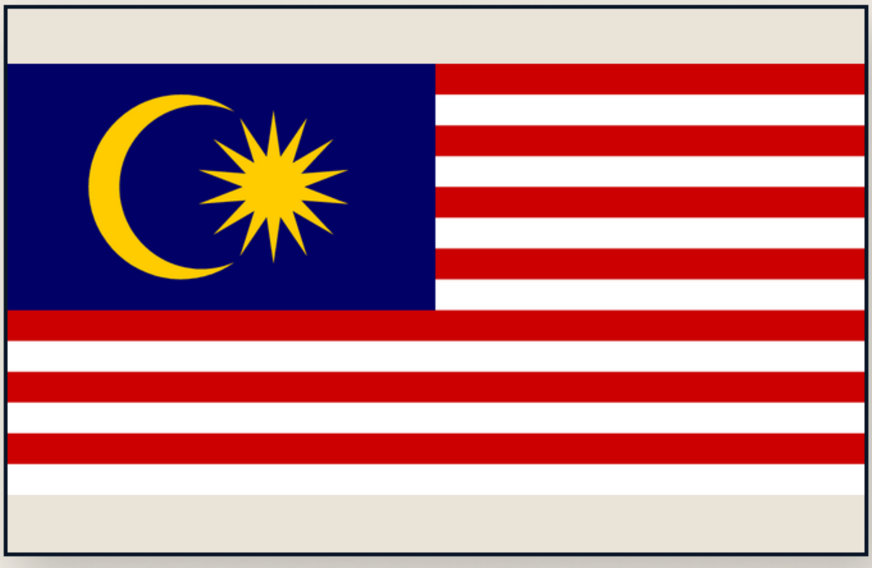
2026 EDITION

MALAYSIA



MALAYSIA / MY

KYC / KYB / AML

COMPLIANCE CHECKLIST

2026 EDITION

IMPLEMENTATION CHECKLIST / NOT LEGAL ADVICE

READ THIS FIRST

Malaysia KYC, KYB & AML Compliance Checklist

An implementation checklist for Malaysia's amended AML/CFT/CPF regime, customer due diligence, beneficial ownership, reporting, sanctions, privacy, payments and digital-asset controls.

Competent authority and FIU	**Bank Negara Malaysia (BNM), Financial Intelligence and Enforcement Department**
Primary AML law	**AMLA 2001 as amended by Act A1761, effective 1 March 2026**
STR timing	**Promptly; under BNM's financial-institution policy, by the next working day after the compliance officer establishes suspicion**
Cash threshold report	**For covered financial institutions: RM25,000 or more in aggregated qualifying cash transactions in the same account in one day**
AML retention	**At least 6 years from the applicable transaction-completion or relationship-termination event; longer where directed or investigated**
Company-register BO	**Separate SSM criteria include direct or indirect holdings of not less than 20%, plus control-by-other-means tests**
Privacy	**PDPA 2010 as amended; biometric data is sensitive personal data; breach, DPO, transfer and DPIA controls may apply**
FATF public lists	**Not listed at 19 June 2026; 2025 mutual-evaluation roadmap remains relevant**

Scope and legal framework

The Anti-Money Laundering, Anti-Terrorism Financing, Anti-Restricted Activity Financing and Proceeds of Unlawful Activities Act 2001 (AMLA), as renamed and amended by Act A1761 in force from 1 March 2026, applies to activities in its First Schedule. Bank Negara Malaysia policy documents effective 6 February 2024 set sector-specific AML/CFT/CPF and targeted-financial-sanctions requirements for financial institutions and for DNFBPs and NBFIs, alongside sector licensing laws and supervisory directions.

FATF context

Malaysia was absent from the FATF increased-monitoring and call-for-action lists dated 19 June 2026. The FATF/APG 2025 mutual evaluation found stronger legal and supervisory arrangements but assigned a three-year roadmap of Key Recommended Actions. Absence from a public list is not a low-risk classification.

IMPORTANT	General regulatory information, not legal advice or a licence determination. Reviewed as applicable on 25 September 2026. Confirm the current First Schedule activity, applicable BNM or sector-supervisor policy document, post-Act A1761 directions, Labuan or other sector overlays, licensing, reporting forms, sanctions lists, privacy coverage and implementation facts with the competent authority and qualified Malaysian counsel before launch.

HOW TO USE THIS GUIDE

Turn each requirement into owned evidence

For every row, assign an owner, confirm whether the control applies, link the evidence, record gaps, and set a remediation date. A checked box is not evidence by itself.

01 / SCOPE	02 / DESIGN	03 / EVIDENCE	04 / REVIEW
Confirm institution, supervisor, product, customer and risk scope.	Map each obligation to a policy, system control or human review.	Retain the document, decision, timestamp, owner and rationale.	Test the control and update it when rules or risks change.

Checklist legend

CONTROL tells you what outcome to cover. IMPLEMENTATION ACTION translates that outcome into operational work. EVIDENCE suggests what an auditor or reviewer should be able to inspect. SOURCE points back to the primary rule or regulator guidance.

Minimum review record

Keep a compact decision record for each checklist row so a later reviewer can reconstruct what applied, who decided, and what evidence was inspected.

APPLICABILITY	OWNERSHIP	TRACEABILITY
Applicable, not applicable, or pending legal confirmation, with a short rationale.	Named control owner, reviewer, approval date and next review date.	Evidence link, source version, test result, gap status and remediation ticket.

Scope, authorities, and licensing

Map the actual activity, regulator and licence before applying a control set.

CONTROL	IMPLEMENTATION ACTION	EVIDENCE	SOURCE
Determine whether each activity is carried on by a reporting institution under AMLA.	Map every product, service, customer journey, branch and agent to the current First Schedule activity and record the applicable financial-institution or DNFBP/NBFI policy document; include the Act A1761 changes effective 1 March 2026.	Activity and entity map, First Schedule analysis, policy-document mapping, legal update log and counsel or compliance approval.	AMLA 2001, sections 3, 7 and 7A and First Schedule, as amended by Act A1761; BNM AMLA portal
Identify the competent authority and sector supervisor.	Route AMLA reporting and competent-authority matters to BNM's Financial Intelligence and Enforcement Department while documenting the relevant regulatory or supervisory authority for the entity and activity.	Regulatory perimeter memo, supervisor directory, reporting access, escalation tree and correspondence log.	AMLA 2001, sections 7, 7A and 8; Act A1761; BNM AMLA portal
Obtain every required sector approval before regulated activity.	Confirm licensing or approval under the FSA, IFSA, MSBA, capital-markets framework or other sector law; do not treat AMLA registration or compliance as permission to provide the underlying service.	Licence or approval, conditions, service inventory, renewal calendar, agent approvals and launch sign-off.	Financial Services Act 2013; Islamic Financial Services Act 2013; Money Services Business Act 2011; SC Guidelines on Recognized Markets
Control branches, subsidiaries, agents and outsourced functions.	Apply the required group programme, information-sharing safeguards and risk-based oversight; document responsibility and applicable Malaysian or host-country rules for each delivery party.	Group standard, contracts, due diligence, responsibility matrix, monitoring results and remediation.	BNM AML/CFT/CPF and TFS for FIs PD, paragraphs 13 and 18; applicable DNFBP/NBFI PD provisions

Governance and risk assessment

Governance must reflect the institution's actual ML/TF/PF exposure, scale and complexity.

CONTROL	IMPLEMENTATION ACTION	EVIDENCE	SOURCE
Maintain documented business and relationship risk assessments.	Assess customers, countries, products, services, transactions, delivery channels, technology, agents and outsourcing for ML/TF/PF risk and refresh after material change or new national and sector risk information.	Methodology, current assessments, data sources, approvals, residual-risk decisions and remediation plan.	AMLA 2001, sections 16 and 19; BNM FIs PD, paragraph 10; applicable DNFBP/NBFI PD risk provisions
Maintain an effective AML/CFT/CPF compliance programme.	Translate risks into policies for CDD, beneficial ownership, PEPs, monitoring, reporting, sanctions, records, training, independent audit and regulatory response.	Board-approved programme, control map, procedures, testing, training and issue closure.	AMLA 2001, section 19 as amended by Act A1761; BNM FIs PD, paragraph 11
Appoint accountable compliance leadership.	Appoint a management-level compliance officer, notify BNM when the applicable policy requires it, preserve independence and resources, and maintain branch-level responsibility where required.	Appointment, BNM notification, job description, reporting line, resources, branch designations and minutes.	AMLA 2001, section 19(4); BNM FIs PD, paragraphs 11.3 and 11.4; applicable DNFBP/NBFI PD
Test programme effectiveness independently.	Set a risk-based audit scope and frequency, give reviewers access to systems and samples, report findings to appropriate governance and verify remediation.	Audit plan, independence record, workpapers, report, management response and closure testing.	BNM FIs PD, paragraph 11.7; applicable DNFBP/NBFI PD independent-audit provisions

3. NATURAL-PERSON IDENTIFICATION

Natural-person identification

CDD triggers and minimum data vary by sector and product; suspicion overrides monetary thresholds.

CONTROL	IMPLEMENTATION ACTION	EVIDENCE	SOURCE
Apply CDD at every applicable trigger.	Complete CDD when establishing a relationship and at the sector-specific occasional-transaction, cash, wire, e-money or other trigger, and always when suspicion exists or prior information is doubtful.	Trigger matrix by sector, onboarding record, transaction aggregation, suspicion override and refresh decision.	AMLA 2001, section 16 as amended by Act A1761; BNM FIs PD, paragraphs 14A.1, 14B.2, 14C.2 and 14D.2
Identify and verify each individual from reliable independent sources.	Collect the applicable name, official identifier, address, birth, nationality, occupation and contact attributes, verify authenticity and resolve discrepancies before proceeding except under an express controlled allowance.	Identity record, source images and provenance, verification results, fraud checks and discrepancy resolution.	AMLA 2001, section 16; BNM FIs PD, paragraphs 14A.9.1, 14B.11.1, 14C.10.1 and 14D.9.1
Verify representatives and their authority.	Identify and verify each person acting for a customer and validate written authority, mandate or directors' resolution before accepting instructions.	Representative KYC, mandate, signatory rules, validity checks and activity log.	BNM FIs PD, paragraphs 14A.3(b), 14A.9.5, 14B.3(b), 14C.4(b) and 14D.3(b)
Do not proceed when required CDD cannot be completed.	Do not open the account, start the relationship or perform the transaction, or terminate an existing relationship as applicable; document the reason and promptly assess and file an STR without tipping off.	CDD failure record, restriction or exit action, STR decision, filing receipt and confidentiality controls.	BNM FIs PD, paragraphs 14A.16-14A.17, 14B.18-14B.19, 14C.17-14C.18 and 14D.17-14D.18

KYB, registries, and beneficial ownership

AML beneficial ownership and SSM company-register reporting are related but distinct tests.

CONTROL	IMPLEMENTATION ACTION	EVIDENCE	SOURCE
Verify legal existence, powers and business purpose.	Obtain current incorporation or registration evidence, legal form, identifiers, registered and principal addresses, governing documents, directors or partners and intended activity from SSM and other reliable sources.	Registry extract, constitutional documents, identifier checks, officer list, business profile and discrepancies.	AMLA 2001, section 16; BNM FIs PD, paragraphs 14A.9, 14B.11, 14C.10 and 14D.9
Identify and verify AML beneficial owners through the prescribed cascade.	Trace ownership to natural persons, including at minimum directors, partners and shareholders with more than 25% equity under the BNM FIs PD; then assess control by other means and use the relevant senior-management fallback only when no natural person is identified.	Ownership chart, share data, control analysis, verified identities, source records and fallback rationale.	BNM FIs PD, paragraphs 14A.9.6, 14B.11.12, 14C.10.7 and 14D.9.6
Identify parties to trusts and comparable arrangements.	Identify and verify settlors, trustees, protectors, beneficiaries or classes, objects of a power and any other natural person exercising ultimate effective control, including through the chain of control or ownership.	Trust deed, party schedule, control and ownership chain, identity verification and change monitoring.	BNM FIs PD, definition of beneficial owner and paragraphs 14A.9.13, 14B.11.19, 14C.10.14 and 14D.9.13
Keep SSM beneficial-ownership reporting separate from AML CDD.	Apply the Companies Act and revised SSM guideline criteria, including not-less-than-20% direct or indirect share or voting holdings and control by other means; record and lodge changes within the applicable 14-day stages and continue identification efforts when senior management is recorded as fallback.	Register of beneficial owners, notices, responses, verification, e-BOS lodgements, annual return and fallback review log.	Companies Act 2016, Division 8A, sections 60A-60D and 68; SSM BO Guideline revised 2025, paragraphs 20-29 and 43-50

PEPs, enhanced due diligence, and remote onboarding

Higher-risk relationships require corroboration, approval and intensified monitoring.

CONTROL	IMPLEMENTATION ACTION	EVIDENCE	SOURCE
Identify foreign, domestic and international organisation PEP exposure.	Screen customers, beneficial owners and relevant connected persons for PEP, family-member and close-associate status and refresh the assessment during the relationship.	Screening results, data source, relationship map, risk rationale and refresh history.	BNM FIs PD, paragraph 15 and definitions of PEP, family member and close associate
Apply enhanced CDD to higher-risk cases.	Obtain additional customer and beneficial-owner information, corroborate source of wealth or funds, obtain senior-management approval and increase monitoring; for PEPs, obtain both source of wealth and source of funds as required by the applicable policy.	EDD trigger, additional sources, corroboration, approval, monitoring plan and review.	BNM FIs PD, paragraphs 14A.12, 14B.14, 14C.13 and 14D.13; paragraph 15
Use simplified CDD only on documented low risk.	Confirm the sector-specific eligibility and Board or management approval, keep effective monitoring and withdraw simplified treatment when risk increases or suspicion arises.	Eligibility assessment, approval, configured limits, monitoring results and withdrawal trigger.	BNM FIs PD, paragraphs 14A.10, 14B.12, 14C.11 and 14D.10
Control non-face-to-face identity risk.	Apply the current BNM e-KYC and sector requirements to document authenticity, biometric or liveness controls, impersonation, device and channel risk, fallback review and model or vendor governance.	Method assessment, test results, exception handling, vendor diligence, monitoring and model-change approvals.	BNM Electronic Know-Your-Customer Policy Document, 15 April 2024; BNM FIs PD non-face-to-face provisions

Monitoring and suspicious transaction reporting

Suspicion covers transactions, activities and property under amended AMLA, while the saved BNM policy also captures attempted and proposed transactions.

CONTROL	IMPLEMENTATION ACTION	EVIDENCE	SOURCE
Conduct ongoing due diligence and transaction monitoring.	Scrutinise activity against the customer's business, risk and source-of-funds profile, keep CDD and beneficial ownership current and escalate unusual patterns or new risk promptly.	Scenario inventory, alerts, case files, profile refreshes, tuning and dispositions.	AMLA 2001, section 16 as amended by Act A1761; BNM FIs PD ongoing-due-diligence provisions
Assess statutory and policy suspicion triggers.	Evaluate transactions, activities and property under amended AMLA for links to unlawful activity, ML, TF or restricted-activity financing. For institutions subject to the saved BNM FIs policy, also assess attempted and proposed transactions; record when reasonable grounds arose.	Alert chronology, facts reviewed, statutory or policy ground, decision-maker, decision time and escalation.	AMLA 2001, section 14 as amended by Act A1761; Act A1761, section 52(5); BNM FIs PD, paragraph 22.1.1
Submit an STR through BNM's prescribed channel on time.	Submit promptly through the Financial Intelligence System or current prescribed route. For an institution governed by the BNM FIs PD, file by the next working day after the compliance officer establishes suspicion; verify the sector-specific rule before relying on that deadline.	Internal report, confirmation timestamp, STR, FINS receipt, supplemental filing and delay analysis.	AMLA 2001, section 14; BNM FIs PD, paragraphs 22.1-22.2, especially 22.2.6
Protect STR and investigation information.	Restrict knowledge and disclosure, use need-to-know access, review any customer communication for tipping-off risk and preserve statutory confidentiality and permitted-disclosure analysis.	Access logs, disclosure register, legal review, communications approval, training and incident record.	AMLA 2001, sections 14A and 20; BNM FIs PD, paragraph 23

Cash, wire transfers, payments, and digital assets

Amounts and licensing duties attach to specific products and institution types.

CONTROL	IMPLEMENTATION ACTION	EVIDENCE	SOURCE
Report covered cash transactions at the correct scoped threshold.	For institutions subject to the BNM FIs PD cash-reporting rule, aggregate qualifying physical-currency and bearer-instrument deposits and withdrawals in the same account in one day and report RM25,000 or more; do not extend this threshold to every AMLA reporting institution or non-cash activity.	Aggregation logic, cash data, exclusions, CTR, FINS receipt and quality review.	BNM FIs PD, paragraphs 21.2-21.4
Transmit and retain required wire-transfer information.	For cross-border wires of RM3,000 or more, include accurate originator and required beneficiary details; apply the reduced below-threshold dataset, domestic traceability, missing-data controls and beneficiary verification exactly as the policy requires.	Field matrix, payment samples, validation rules, exception queue, beneficiary checks and retention.	BNM FIs PD, paragraphs 19.1-19.4
Obtain approval before issuing e-money and apply the product's AML limits.	Confirm approval under section 11 of the FSA or IFSA unless a current limited-purpose exemption applies, implement the 31 January 2025 e-money policy and map the product to the applicable CDD, account and transaction limits.	Approval or exemption analysis, product limits, safeguarding, CDD configuration, testing and reporting.	FSA 2013, section 11; IFSA 2013, section 11; BNM Electronic Money Policy Document, revised 31 January 2025; BNM FIs PD, paragraph 14D and Appendix 3
Use licensed MSB providers and registered digital-asset operators.	Obtain the appropriate BNM MSB licence for money changing, remittance or wholesale currency business and SC registration for a DAX or other regulated digital-asset role; verify agents and current public registers before reliance.	Licence or registration, public-register check, agent certificate, conditions, service map and renewal monitoring.	Money Services Business Act 2011; BNM MSB directory; SC Guidelines on Recognized Markets, revised 20 May 2026; SC Digital Assets portal

Targeted financial sanctions

Terrorism, proliferation and other UN sanctions controls apply independently of ordinary CDD thresholds.

CONTROL	IMPLEMENTATION ACTION	EVIDENCE	SOURCE
Screen current domestic and UN lists without threshold.	Screen customers, beneficial owners, beneficiaries, representatives and transactions against the Domestic List and relevant UNSCR lists at onboarding, ongoing review and immediately after list updates; assess ownership, control and direction, not names alone.	List versions, update timestamps, screening scope, configuration tests, match analysis and dispositions.	AMLA 2001, Part VIA; BNM FIs PD, paragraphs 27.3-27.5, 28.2-28.4 and 29.2-29.4
Freeze, block or reject immediately and without delay after confirmation.	Upon confirming a designated or specified person or related party, freeze covered funds, property or economic resources, block applicable transactions or reject the potential customer, and permit dealings only under verified written authority.	Match confirmation, ownership-control analysis, action timestamp, system blocks, authority and release decision.	AMLA 2001, sections 66B and 66E; BNM FIs PD, paragraphs 27.6, 28.5 and 29.5
Report positive matches immediately to the required authorities.	Use the current prescribed form to report terrorism-related positive matches immediately to BNM and the Inspector-General of Police, and PF or other UN-sanctions actions immediately to BNM; submit related STRs and periodic updates where required.	Positive-match report, delivery receipts, STR, periodic report, communications and frozen-asset ledger.	BNM FIs PD, paragraphs 27.7-27.8, 28.6-28.7 and 29.6-29.7

Records and regulator access

Retention must preserve reconstruction and remain extended for investigations or directions.

CONTROL	IMPLEMENTATION ACTION	EVIDENCE	SOURCE
Retain AML records for at least six years from the correct event.	Keep CDD, account, activity and transaction records for at least six years after the transaction is completed or the relationship is terminated, using the later applicable event under the amended section 17 wording.	Retention schedule, event mapping, system configuration, sample retrieval and deletion controls.	AMLA 2001, section 17 as amended by Act A1761; BNM FIs PD, paragraph 24.3
Extend holds for investigations and competent-authority directions.	Suspend deletion when records are under investigation, prosecution, regulatory request or a current extension direction, and document release authority before disposal.	Legal-hold notice, affected systems, custodian acknowledgement, extension direction and release approval.	AMLA 2001, section 17; BNM FIs PD, paragraph 24.4
Make records reconstructable and promptly accessible.	Preserve origin, destination, amount, currency, parties, authority, CDD sources, decisions and timestamps in a form that can reconstruct activity and be supplied to BNM or the relevant supervisor within the specified period.	Reconstruction test, indexed archive, access logs, production record and regulator receipt.	AMLA 2001, sections 13, 15, 17, 21 and 25 as amended by Act A1761; BNM FIs PD, paragraphs 24-25

Privacy, biometrics, breaches, and transfers

PDPA duties apply to commercial processing within scope and now expressly address processors, biometrics, DPOs and breaches.

CONTROL	IMPLEMENTATION ACTION	EVIDENCE	SOURCE
Establish PDPA scope, purpose and processing authority.	Map controller and processor roles, commercial-transaction coverage, notices, consent or other permitted processing, disclosure, accuracy, retention, access and security; apply sector codes where relevant.	Data map, legal basis, notices, consent records, processor terms, retention and rights workflow.	Personal Data Protection Act 2010, sections 2, 5-12 and 43-44, as amended by Act A1727
Treat biometric identity data as sensitive personal data.	For face, fingerprint, voice or behavioural templates produced by technical processing, apply sensitive-data conditions, minimisation, strict access, security, retention and deletion, and document alternatives and proportionality.	Biometric inventory, purpose assessment, consent or authority, access logs, security tests, retention and deletion proof.	PDPA 2010, section 4 as amended by Act A1727, section 40; Personal Data Protection Standard 2015
Appoint and notify a DPO when the current criteria apply.	Assess the Commissioner's thresholds, including processing over 20,000 data subjects, sensitive or financial data over 10,000 data subjects, or regular and systematic monitoring; appoint a qualified accessible DPO, register the appointment within 21 days and register a replacement within 14 days of the new appointment after the prior DPO leaves or the term ends.	Threshold assessment, appointment, qualifications, contact channel, notification receipt, replacement record and deadline log.	PDPA 2010, section 12A; Commissioner's Circular No. 1/2025, paragraphs 8(2)-8(3), and DPO Guideline
Assess every personal-data breach and notify when the criteria are met.	Assess whether the breach creates significant harm or meets another notification criterion, including sensitive data, identity-fraud-enabling combinations or significant scale above 1,000 affected subjects. If a criterion is met, notify the Commissioner as soon as practicable and no later than 72 hours from occurrence or confirmation under the guideline; explain a delay, complete staged information no later than 30 days, notify affected subjects no later than seven days after the initial Commissioner notification, and retain breach records for at least two years.	Incident chronology, notification-criteria assessment, harm and scale assessment, 72-hour filing, seven-day subject notice, delay reasons, staged updates and two-year register.	PDPA 2010, section 12B; Commissioner's Circular No. 2/2025; DBN Guideline, paragraphs 5.2, 6.1-6.2 and 9.1
Control cross-border transfers and high-risk processing.	Before an overseas transfer, document substantially similar law or adequate protection, or a specific section 129 exception, and apply contracts and transfer due diligence. Conduct a DPIA where the 2026 guideline requires it, including high-risk biometric or large-scale processing.	Transfer map, destination assessment, transfer impact assessment, contract, exception record, DPIA and residual-risk approval.	PDPA 2010, section 129 as amended by Act A1727; Cross-Border Transfer Guideline 2025; DPIA Guideline 2026

Practical evidence packs

Evidence should let an independent reviewer reconstruct the legal basis and operational decision.

CONTROL	IMPLEMENTATION ACTION	EVIDENCE	SOURCE
Maintain a customer and beneficial-owner evidence pack.	Preserve the trigger, identity and KYB sources, ownership and control cascade, representative authority, risk rating, PEP and sanctions results, EDD, approvals and refresh history.	Timestamped case file with source provenance, decision log, approvals and version history.	AMLA 2001, sections 13, 16 and 17; BNM FIs PD, paragraphs 14-17 and 24
Maintain reporting and monitoring evidence.	Preserve monitoring configuration, alert chronology, analyst reasoning, escalation, STR and CTR submissions, sanctions actions, confidentiality access and feedback-driven tuning.	Scenario register, case exports, FINS receipts, frozen-asset ledger, access logs and change approvals.	AMLA 2001, sections 14, 14A, 15, 17 and 20; BNM FIs PD, paragraphs 21-25 and 27-29
Maintain licensing, outsourcing and privacy evidence.	Keep current licences, conditions, agent and vendor due diligence, contracts, service and data-flow maps, incident records, transfer assessments, DPIAs and closure testing together with named owners.	Licence register, contract repository, assurance reports, data map, privacy register, remediation and governance minutes.	Applicable sector law; BNM policy documents; PDPA 2010 as amended by Act A1727; Commissioner guidelines

SOURCES AND FURTHER READING

Verify against current official material

Primary law and regulator guidance control. Contextual VOVE ID reading is included to help teams operationalize the requirements and is not legal authority.

Malaysia AMLA portal and current amendment notice
Bank Negara Malaysia · Official legal portal
Open official source

AMLA 2001 Act 613 compilation
Attorney General's Chambers of Malaysia · Primary legislation
Open official source

AMLA Amendment Act 2025 Act A1761
Bank Negara Malaysia · Primary amending legislation
Open official source

Act A1761 commencement notification P.U. (B) 76/2026
Bank Negara Malaysia · Official gazette instrument
Open official source

AML/CFT/CPF and TFS for Financial Institutions Policy Document
Bank Negara Malaysia · Binding supervisory policy
Open official source

AML/CFT/CPF and TFS for DNFBPs and NBFIs Policy Document
Bank Negara Malaysia · Binding supervisory policy
Open official source

Companies Act 2016 and amendments portal
Companies Commission of Malaysia · Official legal portal
Open official source

Companies Amendment Act 2024 resources
Companies Commission of Malaysia · Official legal and implementation portal
Open official source

Guideline for the Reporting Framework for Beneficial Ownership of Companies, revised 2025
Companies Commission of Malaysia · Official registry guideline
Open official source

Personal Data Protection Act 2010 portal
Personal Data Protection Commissioner Malaysia · Official legal portal
Open official source

Personal Data Protection Amendment Act 2024 Act A1727
Personal Data Protection Commissioner Malaysia · Primary amending legislation
Open official source

PDPA Amendment Act commencement notification P.U. (B) 522
Personal Data Protection Commissioner Malaysia · Official gazette instrument
Open official source

Commissioner's Circular No. 2/2025 on data breach notification
Personal Data Protection Commissioner Malaysia · Official regulatory circular
Open official source

Data Breach Notification Guideline
Personal Data Protection Commissioner Malaysia · Official regulatory guideline
Open official source

Personal Data Breach Notification System
Personal Data Protection Commissioner Malaysia · Official regulatory reporting portal
Open official source

Commissioner's Circular No. 1/2025 on data protection officers
Personal Data Protection Commissioner Malaysia · Official regulatory circular
Open official source

Data Protection Officer Guideline
Personal Data Protection Commissioner Malaysia · Official regulatory guideline
Open official source

Cross-Border Transfer of Personal Data Guideline
Personal Data Protection Commissioner Malaysia · Official regulatory guideline
Open official source

Data Protection Impact Assessment Guideline
Personal Data Protection Commissioner Malaysia · Official regulatory guideline
Open official source

Electronic Know-Your-Customer Policy Document, 15 April 2024
Bank Negara Malaysia · Binding supervisory policy
Open official source

Electronic Money Policy Document, revised 31 January 2025
Bank Negara Malaysia · Binding supervisory policy
Open official source

Money Services Business framework
Bank Negara Malaysia · Official licensing guidance
Open official source

Guidelines on Recognized Markets, revised 20 May 2026
Securities Commission Malaysia · Official capital-markets guideline portal
Open official source

Malaysia digital-assets regulatory portal
Securities Commission Malaysia · Official regulatory guidance
Open official source

Malaysia country profile
Financial Action Task Force · Authoritative international assessment
Open official source

FATF/APG Mutual Evaluation Report of Malaysia 2025
Financial Action Task Force · Authoritative international assessment
Open official source

Jurisdictions under increased monitoring, 19 June 2026
Financial Action Task Force · Current public-list statement
Open official source

High-risk jurisdictions subject to a call for action, 19 June 2026
Financial Action Task Force · Current public-list statement
Open official source

Document control

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